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P Docket No. 17246-003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Robert Wallach, et al.

Serial No: 09/645,795

Examiner: Frenel, Vanel

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Group Art Unit: 3626

For

INSURANCE INCENTIVE PROGRAM FOR PROMOTING THE PURCHASE

OR LEASE OF AN AUTOMOBILE AFTER AN EXPIRATION OF A LEASE

Commissioner for Patents P.0. Box 1450 Alexandria, VA 22313-1450

AMENDMENT/RESPONSE

In response to the Office Action dated July 18, 2005, Applicants respectfully request reconsideration in view of the following remarks.

The Claims as pending are included in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 19 of this paper.